EXHIBIT 40 FILED UNDER SEAL

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From:

CN=Russell Hodey/OU=EUZ/O=ChubbMail

Sent:

Tuesday, September 8, 2009 9:45 AM

To:

CN=Henry Mirolyuz/O=ChubbMail@ChubbMail

Cc:

CN=Jennifer L Reed/O=ChubbMail@ChubbMail

Subject:

Re: Blaze follow-up

Henry,

No news is good news!! We have implemented (due to go live at the start of October) the first set of rules and are very happy with the ease of using Blaze. The business are also very happy with the solution we have devised using Blaze - so all round its great news.

Happy to have a catch up but I am afraid it will have to wait a few weeks as I am on holiday later this week and the following. How about sometime after the 23rd?

It is definitely a tool we expect to work more with going forward

THANKS

Russell Hodey A+H EUZ IT Project Manager

Direct Line: 02078953318 | Fax: Mobile: +44 (0) 7944091334

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Henry Mirolyuz/ChubbMail

08/09/2009 15:38

To

Russell Hodey/EUZ/ChubbMail@ChubbMail

Jennifer L Reed/ChubbMail@ChubbMail

Subject

Blaze follow-up

EXHIBIT # 18 L. ABATE, CCR, RPR

Hi Russell,

It's been a while since we talked last and I would like to schedule a follow up meeting to talk about project progress and your experience with Blaze and also give you update on upcoming BR CoE activities.

Please let me know what time works best for you over next couple of days and I will setup this meeting.

Thanks,

Henry Mirolyuz

Business Rules CoE Chubb & Son, Inc hmirolyuz@chubb.com Phone: 860 408-2428